



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

ROMANO GARUBO & ARGENTIERI  
Emmanuel J. Argentieri, Esquire  
52 Newton Avenue, P.O. Box 456  
Woodbury, New Jersey 08096  
(856) 384-1515  
Attorney for Secured Creditor,  
U.S. Bank, NA as Legal Title Trustee for Truman  
2016 SC Title Trust

NANA OPOKU-WARE  
xxx-xx-7805

Debtor.

Order Filed on February 2, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-25519/JKS  
Chapter: 13

Hearing Date: October 28, 2021 at 10:00 a.m.

**ORDER RESOLVING US BANK, NA AS LEGAL TITLE TRUSTEE FOR THE  
TRUMAN 2016 SC6 TITLE TRUST'S MOTION FOR RELIEF  
SUBMITTED UNDER THE 7-DAY RULE**

The relief set forth on the following pages, numbered two (2) through four (4), are hereby **ORDERED**.

**DATED: February 2, 2022**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtor: Nana Opoku-Ware

Case No: 19-25519/JKS

Caption of Order: ORDER RESOLVING US BANK, NA AS LEGAL TITLE TRUSTEE FOR THE TRUMAN  
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Upon consideration of US Bank National Association as Legal Title Trustee for Truman 2016 SC6 Title Trust's relief application for an order, pursuant to section 362(d) of the Bankruptcy Code, for relief from the automatic stay as to certain real property as hereinafter set forth; and the Debtor having filed opposition thereto; and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order; it is hereby;

**ORDERED** as follows:

1. Debtor's post-petition mortgage account is outstanding in the amount of \$20,176.91 through October 1, 2021 (2 post-petition payments at \$2,191.34 each – 1/1/21 through 2/1/21, plus 8 post-petition payments at \$2,243.40 each – 3/1/21 through 10/1/21, less suspense balance of \$2,152.97).
2. The aforesaid arrearages (\$20,176.91) shall be rolled into Debtor's Chapter 13 plan as an administrative claim and shall be paid to Movant over the remaining term of Debtor's plan.
3. The Trustee shall adjust her records to reflect the increased amount due to Movant pursuant to this order and pay said increased claim to Movant in normal course.
4. Within fourteen (14) days from the date of the entry of this Order, Debtor shall file a proof of claim on behalf of Movant reflecting a secured claim for post-petition mortgage payments pursuant to Paragraph 2 herein.

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Debtor: Nana Opoku-Ware

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5. Commencing with the November 1, 2021 post-petition mortgage installment payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtor shall remit payments directly to Movant as same come due.

6. Debtor shall reimburse Movant through her Chapter 13 Plan of Reorganization as an administrative claim the sum of \$538.00 for attorney's fees and costs incurred by Movant in the prosecution of its relief application.

7. **Thirty-Day Default Clause:** If the Debtor should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant, its successors and/or assigns, for more than (30) days from the due date, then upon certification of non-receipt of said payments in accordance herewith submitted by secured creditor's counsel, the Court shall enter an Order, vacating the automatic stay of 11 *U.S.C.* §362(a) with respect to secured creditor's enforcement of its State Law Foreclosure action against the realty commonly known as 123-125 Division Street, Elizabeth, NJ 07201. The order submitted to the Court will not require the consent of the Debtor or the Debtor's counsel regarding form or substance, however, the trustee, Debtors and her counsel shall be given notice of any filing of a certification of non-receipt in accordance with Rule 9072-1 of the Local Rules of Bankruptcy Procedure.

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Debtor: Nana Opoku-Ware

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8. **Ninety-Day Default Clause as to Trustee Payments:** If the Debtor should default and fail to make future payments that come due during the pendency of this case to the Chapter 13 Trustee for more than (90) days from the due date, then upon certification of non-receipt of said payments in accordance herewith submitted by secured creditor's counsel, the Court shall enter an Order, vacating the automatic stay of 11 *U.S.C.* §362(a) with respect to secured creditor's enforcement of its State Law Foreclosure action against the realty commonly known as 123-125 Division Street, Elizabeth, NJ 07201. The order submitted to the Court will not require the consent of the Debtor or the Debtor's counsel regarding form or substance, however, the trustee, Debtor and her counsel shall be given notice of any filing of a certification of non-receipt in accordance with Rule 9072-1 of the Local Rules of Bankruptcy Procedure.

9. Movant shall serve a copy of the executed order on all interested parties who have not yet been served electronically by the Court.

In re:  
Nana Opoku-Ware  
Debtor

Case No. 19-25519-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 02, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2022:

Recip ID	Recipient Name and Address
db	+ Nana Opoku-Ware, 123-125 Division Street, Elizabeth, NJ 07201-2844

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2022 at the address(es) listed below:

Name	Email Address
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank NA as Legal Title Trustee for Truman 2016 SC Title Trust bk@rgalegal.com
Herbert B. Raymond	on behalf of Debtor Nana Opoku-Ware herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.rymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust as serviced by Fay Servicing mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Fay Servicing LLC, as servicer for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not

District/off: 0312-2

User: admin

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Form ID: pdf903

Total Noticed: 1

individually but as trustee for Hilldale Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor PNC Bank National Association rsolarz@kmlawgroup.com

Shauna M Deluca

on behalf of Creditor MTGLQ Investors LP sdeluca@raslg.com

Shauna M Deluca

on behalf of Creditor MTGLQ INVESTORS LP sdeluca@raslg.com

Sindi Mncina

on behalf of Creditor MTGLQ INVESTORS LP smncina@raslg.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11